

## CHAPTER III

### PUBLIC AND ASSISTED HOUSING

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## PUBLIC AND ASSISTED HOUSING

### Overview

There are seven public housing authorities (PHAs) in the Consortium Area. Buncombe, Henderson and Transylvania Counties each have one PHA. Madison, with the smallest population, is unusual in having four small public housing agencies within its boundaries. This is largely due to its difficult terrain and distant townships. Additionally, a non-profit agency – Western Carolina Community Action, Inc. – administers tenant-based Section 8 vouchers for both Henderson and Transylvania Counties.

All of the housing authorities participated actively in the preparation of this plan, providing detailed information and attending several meetings of the Public Housing Focus Group. Madison County Housing Authority hosted a public hearing on the Plan in February, 2000. In March, 2000, a joint meeting was held with the Homeless Coalition to discuss the potential impact of Asheville Housing Authority's plans for tenant selection and de-concentration on homeless and near homeless people.

### Public Housing Authorities in the Consortium Area

County	Agency	Public Housing Units	Section 8 Vouchers or Certificates	HOPWA Certificates
Buncombe	Housing Authority of the City of Asheville	1503	1165	23
Henderson	Hendersonville Housing Authority	386	430*	
Transylvania	Brevard Housing Authority	163	216*	
Madison County	Hot Springs Housing Authority	60		
	Mars Hill Housing Authority	47		
	Marshall Housing Authority	50		
	Madison Housing Authority	40	191	
<b>TOTALS</b>		2,249	2002	23

\* Administered by Western Carolina Community Action

PHAs in North Carolina are public non-profit agencies created by City or County ordinance. However, they are financially independent of local government, receiving most of their funding directly from HUD, through a variety of operating and capital grants. They must use these funds to provide decent, safe, affordable housing for low-income persons, particularly for below 30% of area median income.

The PHAs in our area are fulfilling their HUD mandates well. Six out of the seven are rated by HUD as “high” performers, with scores over 90 (out of 100) for their physical conditions, finance, and management. None appear to be in danger of being listed as “troubled” i.e. with a score below 60.

### Public Housing Management Assessment Program Status and Scores

Housing Authority	# of Units (including Section 8)	PHMAP Status	PHMAP Score
Asheville HA	2846	High	92.75
Hendersonville HA	388	High	94.5
Madison County HA	231	High	94
Brevard HA	163	High	93.44
Hot Springs HA	60	Standard	75
Marshall HA	50	High	100
Mars Hill HA	47	High	100

HUD 1999 [www.hud.gov](http://www.hud.gov)

### *Vacancies*

The authorities in Asheville and Hendersonville are reporting high turnover of units and a significant number of vacancies. About 10 percent of Asheville’s 1,512 units were vacant as of October 1999 (the numbers fluctuate from month to month). In Hendersonville, the authority has been conducting marketing workshops and advertising, trying to keep units full in the face of an annual turnover rate of 33%. Madison and Transylvania Housing Authorities report fewer vacancies but no waiting lists.

HUD Greensboro reports that this is happening all around the state. HUD and local housing authority staff cite the following program-related reasons:

- ☐ Tougher management policies on drugs, criminal record, and timely rent payment mandated by federal rules;
- ☐ Some physically obsolete units;
- ☐ Preference for voucher-supported housing, due to the stigma associated with a public housing address and perceptions of crime and substance abuse problems;
- ☐ Newer units with more amenities being constructed in and around the developments.

Most of the real or perceived disadvantages of public housing are not new. What has changed is that tenants now seem to have more choice to “vote with their feet” and move out.

According to one housing authority executive, the strong economy and impetus from the Work First program are enabling more and more public housing tenants to increase their incomes by finding jobs. If true, this represents a big step forward. However, the executive expressed concern that some ex-tenants could be setting themselves up for credit problems by stretching minimum-wage budgets prematurely to pay market rents.

### Overview

In addition to the possibility of increased tenant earnings, Section 8 vouchers are an important part of the explanation for public housing vacancies. Tenants usually prefer vouchers because they provide access to better units in the general community. Except in Asheville, vouchers were available in October 1999 without a waiting period, an unusual situation. Asheville was without a waiting list as recently as August 1999, but a new intake procedure has been established and the Housing Authority reports the wait is about six months.

### *Legislative Changes*

In October 1998, Congress passed the Quality Housing and Work Responsibility Act (QHWRA). This bill brings about the most drastic changes in public housing programs since the original Housing Act of 1937. The reform will cause future years of tremendous challenges, conflicts, changes and opportunities.

QHWRA provides public housing agencies with more autonomy and flexibility. For example, federal rules governing the selection of tenants are largely abolished. PHAs must establish their own policies, goals and strategies in a five-year plan and will be held accountable by HUD for their performance. Major changes are occurring in funding, reporting, resident participation, and evaluations. Many of these changes, such as electronic reporting requirements, require additional capital outlays without additional funding.

One issue of great concern is that changes in HUD grant formulae will put pressure on PHAs to increase their revenues from tenant rent contributions, and therefore to adjust their tenant intake policies to favor those with higher incomes (up to 80% of area median). HUD now requires only that a minimum of 40% of new tenants be in the “extremely low income” category (less than 30% of median income). PHAs can therefore assure their financial stability by aiming to recruit the majority of their tenants from higher income brackets (up to 80% of median income). Across the nation many PHAs are adopting such policies.

The effect of the QHWRA, therefore, whether intentional or not, appears to be to move PHAs away from their traditional role as a provider of housing of last resort for the poorest and most vulnerable people towards becoming a provider of housing for low- and moderate-income workers, competing directly with the lower end of the private housing market. It is feared that the loss of units available to extremely low-income families will substantially increase the number of homeless families.

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## A. Buncombe County

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### Housing Authority of the City of Asheville

The **Housing Authority of the City of Asheville (HACA)** serves the whole of Buncombe County and is by far the largest public housing agency in the consortium. The main offices are located at 165 South French Broad Ave. Asheville, NC 28801. It operates ten public housing developments, all located within the City of Asheville. HACA also administers the Section 8 program for the City and County. The Mayor appoints its Board of Commissioners.

#### *Inventory*

The conventional public housing developments owned and operated by the Housing Authority of the City of Asheville are as follows:

#### Public Housing Units in Asheville

Apartment Development & Address	Total # of Units	Bedroom Size						Handicap Accessible Units
		Eff.	1	2	3	4	5	
<b>Bartlett Arms</b> 121 Bartlett St.	114	87	26	1	0	0	0	10-Eff. 10-1BR
<b>Lee-Walker Heights</b> Wilbar Ave.	96	0	8	45	34	9	0	0
<b>Pisgah View</b> Granada St.	261	0	32	123	68	38	0	0
<b>Hillcrest</b> Atkinson St.	231	0	16	110	77	20	8	16-1BR 8-5BR
<b>Erskine-Walton</b> Walton St.	122	0	12	47	45	16	2	0
<b>Aston Park Towers</b> 165 S. French Broad Ave	159	93	65	1	0	0	0	119
<b>Livingston Heights</b> Livingston St.	150	0	24	74	36	16	0	10-2BR 2-3BR
<b>Deaverview</b> Deaverview Road	160	0	20	70	56	14	0	
<b>Altamont</b> 76 N. Market St.	56	13	42	1	0	0	0	56
<b>Klondyke Homes</b> Montford Ave. (Plus Scattered Sites)	154	0	16	60	63	15	0	0
<b>TOTALS</b>	1503	193	261	532	379	128	10	231

*Physical Conditions*

The condition of HACA's developments is generally good. Only Livingston and Klondyke developments are in need of significant upgrades at this time.

## Physical Condition of HACA Public Housing Developments

Development	Condition			Modernization		
	Fair	Good	Excellent	Completed	Under Const.	Needed
Bartlett Arms		X		9/95		
Lee-Walker		X		5/92		
Pisgah View		X		12/93		
Hillcrest		X		10/92		
Erskine-Walton			X	12/99		
Aston Park		X		10/95		
Livingston	X					Needed
Deaverview		X		12/95		
Altamont		X		4/96		
Klondyke	X					Needed

*HUD Comprehensive Grant Program*

The objectives of the **Comprehensive Grant Program** (CPG) are to provide modernization assistance, considerable discretion, and increased opportunities and incentives to public housing agencies that operate 250 or more units of public housing. It enables the agencies to improve the physical condition and to upgrade the management and operations of existing developments to assure their continued availability for low-income families.

## HACA Modernization Assistance

Development	Funding date	Ending	Amount
Bartlett Arms	1992	1995/2000*	\$ 440,000
Lee-Walker	1991	1994	2,500,000
Pisgah View	1989	1993	6,000,000
Hillcrest	1988	1992	6,000,000
Erskine-Walton	1994	1994	2,800,000
Aston Park	1994	1995/2000*	428,000
Livingston**	1992	2004	2,500,000
Deaverview	1993	1995	2,900,000
Altamont	1992	1996/2001*	825,000
Klondyke**	1995	2002	3,500,000

\* work to be completed in phases

\*\* some work has started, but is still largely incomplete.

*Lead-Based Paint*

HACA has accomplished HUD's goal of eliminating lead-based paint hazards. Based on full testing, only three developments required treatment.

**HACA Lead-Based Paint Abatement**

<b>Development</b>	<b>Date Constructed</b>	<b>Date Tested</b>	<b>Need</b>
Bartlett Arms	1979	N/A	N/A
Lee-Walker	1951	Nov-92	Removed
Pisgah View	1952	Nov-92	Removed
Hillcrest	1959	Jul-96	No Lead
Erskine-Walton	1970	May-93	No Lead
Aston Park	1970	N/A	N/A
Livingston	1979	Jul-96	No Lead
Deaverview	1969	Jul-96	No Lead
Altamont	1969	Aug-96	Removed
Klondyke	1974	Jul-96	No Lead

*Vacancy Rates*

HACA's vacancy rate held at just 7% for the years 1997 and 1998. The vacancy rate increased to 11% in 1999. Vacancies include units being modernized and being held for displacement.

**HACA Vacancy Rate**

<b>Month</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>
Jan-Mar	101	103	108
Apr-June	103	124	148
July-Sept	122	125	170
Oct-Dec	102	91	230
Average Annual Rate	7%	7%	11%

*Strengths & Weaknesses*

HACA has many strengths and several weaknesses. Its strengths include its working relationships with the Residents Council, HUD, City and other agencies. It has the ability to reach outside conventional public housing to find solutions to problems and create sustainable housing opportunities. Past projects include Rankin Heights, Woodridge Apartments, and McCormick Heights. It is currently negotiating with Oak Knoll Apartments and Spruce Hill Apartments to maintain their Section 8 for Asheville. HACA has knowledge of national, regional and local housing policies and the ability to competitively attract funds through grants and other resources. It has the willingness and ability to address special need populations.



HACA'S several weaknesses include the steady decrease in operating funds, which has contributed to a loss in staff and programs. It also has lacked funds to modify certain units. The scarcity of funding resources has placed many constraints on its programs. It also considers the concentration of poverty in some developments as a flaw.

### *Goals & Strategies*

Like all PHAs, HACA is in the process of preparing its first five-year plan under the QHWA. It has proposed five goals, with strategies to meet each one:

#### **1. Improve participation of the Residents Associations/Council in the planning, organization and implementation of housing business, by:**

- ☐ Provide transportation to residents when possible;
- ☐ Provide child care for residents association/council and board meetings;
- ☐ Provide Board agendas in advance to residents associates/council;
- ☐ Hold yearly retreats and quarterly meetings with residents and staff to promote residents participation and input and problem solving;
- ☐ Provide residents with compensation for duties where warranted;
- ☐ Pursue other opportunities for the residents council to provide services to HACA for compensation.

Involvement will be measured by attendance at Board and residents meetings.

**2. Expand and maintain affordable, decent, sanitary and safe (physical and personal safety) housing for low, moderate, middle income and special needs people.** A collaborative effort will be established with other government agencies and the private sector to implement measures to promote income mixing and equal opportunity housing for all people. Success will be documented by the number of people who are provided services and the number of funding sources that provide assistance.

- ☐ Review physical need assessments to determine capital improvements;
- ☐ Leverage private, or other public funds to meet housing expansion needs;
- ☐ Reduce public housing vacancies through reconfigurations, incentives, and improved curb appeal;
- ☐ Complete all major renovation or modernization of public housing units.
- ☐ Improve public housing management through customer service training;
- ☐ Improve the quality of daily maintenance by providing housekeeping training for residents. Continue to enhance the inspection process as it relates to housekeeping;
- ☐ Implement measures to de-concentrate poverty by mixing low and moderate-income families in public housing;
- ☐ Implement security improvements;

- ❑ Continue and enhance residents' and staff's work with ARGUS and law enforcement to decrease crime;
- ❑ Continue to review and enhance guidelines to screen undesirables from public housing such as child abusers, drug dealers;
- ❑ Continue to provide drug elimination programs to provide safety for residents.

**3. Promote, train and encourage self-improvement strategies to create opportunities for home ownership.** Collaborative efforts will be established with non-profit agencies and private real estate associations to help resident families to break the cycle of relying on public housing.

- ❑ Provide education and training through social service agencies for residents to pursue home ownership;
- ❑ Develop partnerships between residents and agencies that encourage self-help for ownership;
- ❑ Encourage residents to take advantage of job training opportunities;
- ❑ Continue to pursue grants that can provide home ownership opportunities.

**4. Provide or expand facilities for recreational, educational, economic and health activities:**

- ❑ Develop space for human service activities, such as medical, social, welfare and chat groups;
- ❑ Provide a place for elderly, handicapped and children to attend classes, play games and socialize;
- ❑ Construct new multi-purpose facilities (location based on survey);
- ❑ Renovate and develop multi-purpose facilities within existing buildings;
- ❑ Obtain additional vans for transportation of residents for group activities.

**5. Evaluate and re-organize staff responsibilities to improve the operation of HACA.** The re-organization should be completed within the first year of 2000, measured by job efficiency and innovative programs planned, organized or implemented for housing residents. The evaluation process should be used in the years 2001 and 2003 for further staff improvements and organization adjustment.

- ❑ Assist the residents in organizing program activities for all residents;
- ❑ Provide training to upgrade skills of staff in areas that require improvement. Results to be measured through increased job performance and innovative programming;
- ❑ Use a sensitive approach toward all persons;
- ❑ Provide salary scales and raises in conjunction with job assignments based on job efficiency;
- ❑ Evaluate programs to improve staff performance yearly.

*Disability Requirements*

The Section 504 Handicapped requirements have been concluded in the past modernization of Public Housing and are included in the current Annual Plan and Five-Year plan. These modifications and improvements are based on the needs assessment, which were performed in accordance with the Americans with Disabilities Act.

*Priority Capital Needs*

HACA has set its priority needs as:

- Capital improvements to explore the use of solar energy;
- Water line replacement;
- Converting unpopular 0-bedroom units to 1-bedroom;
- Individually metering all utilities;
- Improving the living environment by Crime Prevention Through Environmental Design (CPTED). This design brings in additional lighting, fencing, signage and traffic calming.

HACA completed its HOPE I project at Eastview Homes during the last five-year consolidated plan. It also applied for and received funding to replace the conventional housing units sold for the HOPE I project. 28 new housing units (six duplexes and four quadplexes) are under construction at six sites scattered throughout the city.

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## B. Henderson County

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### 1. Hendersonville Housing Authority

The **Hendersonville Housing Authority (HHA)** is the only conventional public housing agency in Henderson County. It is located within the city limits of Hendersonville. The City of Hendersonville Council appoints the Board of Commissioners.

#### *Inventory*

HHA has provided the following summary information about its developments. It reports that its developments are in good to excellent maintenance condition.

#### Public Housing Units in Hendersonville

Apartment Development & Address	Total # of Units	Bedroom Size						Handicap Accessible Units
		Eff.	1	2	3	4	5	
Hendersonville	388		154	116	118			10

#### *Vacancy Rate*

HHA reports that it has maintained a vacancy rate of only 3% for each of the last three years.

#### *Lead-based Paint*

HHA has accomplished HUD's goal of eliminating lead-based paint hazards. It completed all lead-based paint testing in 1994. There were only very minor hazards and all were corrected.

#### *Goals and Objectives*

HHA has proposed four goals in its five-year planning process to improve its effectiveness as the public housing provider to the citizens of Hendersonville:

#### **1. Enhance the attractiveness and marketability of the housing stock and neighborhoods in order to attract working families.**

- ❑ By January 2001, the Board will establish priorities for HHA in removing the stigma from the community through supportive marketing efforts and establishing preferences that will best suit the residents of the city.
- ❑ By June 2001, the HHA staff, in consultation with the Resident Council and neighborhood representatives, will draft and promote neighborhood improvement plans for each development.
- ❑ By September 2001, the role of residents in achieving maximum neighborhood appeal will be established.

- ❑ By June 2002, the Executive Director and HHA staff will develop methods of enforcing model neighbor standards, marketing strategies and a marketing plan for future success.
- ❑ By September 2002, the Board, the Executive Director and the maintenance department will initiate, implement, and maintain:
  - Preventive maintenance plan;
  - Landscaping plan;
  - Upgrading the park and playground areas with seasonal flower planting;
  - Creating attractive and consistent signage for the property.

## **2. Improve the public and community image of the HHA by developing and implementing a comprehensive Public Relations Plan**

- ❑ By September 2001, the Board and the Executive Director will establish parameters for a superior Public Program for the HHA.
- ❑ By June 2002, the Board and the Executive Director will designate a Public Affairs Officer who will promote the HHA on a community-wide basis.
- ❑ Routinely, the Public Affairs Officer will participate in collaborative efforts for community growth. The participation will be documented in quarterly reports to the Board.
- ❑ By September 2001, the Executive Director with assistance from the HHA staff will develop a mailing list for marketing and outreach materials and access and make recommendations for efficient telecommunications to ensure complaints are minimized.
- ❑ By September 2001, the maintenance department will provide a work force with a professional image by conducting and participating in community efforts, including contracting maintenance services as necessary, to promote the benefits and beautification of the city.

## **3. Improve employee services and support systems.**

- ❑ By September 2001, the Executive Director and the Board will develop strategies to promote maximum efficiency and employee morale among the HHA staff.
- ❑ By June 2001, the Executive Director and HHA staff will assess adequacy and current capabilities of the computer system, identify the need of cross and specialized staff training and develop a plan for such training of employees.
- ❑ By December 2001, the Executive Director and HHA staff will identify organizational needs such as staffing, office space, and storage. The Executive Director will identify a method for recognizing outstanding employees.
- ❑ By June 2002, the Maintenance Superintendent, in consultation with the Executive Director, will establish and implement ethical and professional department standards, which will dictate a tracked plan of improvement at all performance levels.

- ❑ By September 2002, the Executive Director will identify sources of funding to improve employee services and support systems.

**4. Increase the level of resident satisfaction relative to maintenance during the next two fiscal years.**

- ❑ By September 2001, the Executive Director and the HHA staff will establish a baseline of resident satisfaction with maintenance services by the implementation of a resident satisfaction survey.
- ❑ By March 2002, the HHA staff will develop and begin implementing a plan to enhance resident satisfaction based on the initial results of the survey.
- ❑ By September 2002, follow-up resident satisfaction surveys will be issued to the residents to determine the increased level of resident satisfaction relative to maintenance services.
- ❑ By March 2003, the Maintenance Plan will be modified to enhance the quality of services if warranted.

**Results of HHA Survey of Housing Needs**

<b>Assessment</b>	<b>High</b>	<b>Medium</b>	<b>Low</b>
What level of need is there for Affordable Housing?		X	
How would you rate the quality of the available rental housing stock in the PHA jurisdiction?		X	
How great is the need for marketing efforts to remove impediments to fair housing?	X		
What is the need for De-concentration of incomes in the PHA jurisdiction?		X	
How well is the PHA meeting the needs of the following income groups: (1) <30%AMI; (2) <50%AMI; (3) <80%AMI		(1), (2)	(3)
What level of need is there for Elderly/Disabled housing?		X	
What level of need is there for a homeless shelter?		X	
How great is the need for other specialty housing?		X	
Is there a need for reconfiguration of bedroom sizes for affordable housing in PHA jurisdiction?			X

*Strategy for Addressing Needs*

HHA has reported that in order to maximize the number of affordable units available within its current resources it will:

- ❑ Employ effective maintenance and management policies to minimize the number of public housing units off-line.
- ❑ Reduce turnover time for vacated public housing units.
- ❑ Reduce time to renovate public housing units.
- ❑ Undertake measures to ensure access to affordable housing among families assisted by HHA, regardless of unit size required.

To meet the needs of families at or below 30% of area median income, HHA will:

- ☐ Meet or exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing.
- ☐ Employ admissions preferences aimed at families with economic hardships.
- ☐ Adopt rent policies to support and encourage work.

To address the needs of families at 30%-50% of AMI, HHA will:

- ☐ Employ admissions preferences aimed at families who are working.
- ☐ Adopt rent policies to support and encourage work.

## **2. Western Carolina Community Action, Inc.**

Western Carolina Community Action, Incorporated (WCCA) is the tenant-based Section 8 agency for Henderson and Transylvania Counties

### *Goals and Strategies*

WCCA has adopted three goals in its five-year plan:

#### **1. Expand the supply, improve the quality and increase the choices of assisted housing, by**

- ☐ Leveraging private and other public funds to create additional housing opportunities on the English site and the Probart site.
- ☐ Acquiring or building units by applying for tax-credit allocation for 20-30 rental units.
- ☐ Improving voucher management.
- ☐ Conducting outreach efforts to potential voucher landlords at least once a year.
- ☐ Increasing voucher payment standards to 110% of fair market rent.

#### **2. Promote self-sufficiency and asset development of families and individuals, by:**

- ☐ Providing supportive services to improve tenants employment through the Family Self-Sufficiency Program.

#### **3. Ensure equal opportunity in housing, by**

- ☐ Undertaking affirmative measures through Fair Housing advocacy organizations to ensure access to assisted housing
- ☐ Undertaking affirmative measures by working with Fair Housing advocacy organizations to ensure accessible housing to persons with disabilities

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## C. Madison County

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### 1. County Overview

#### *Inventory*

Madison County has four small housing authorities working independently of each other with separate staff.

#### Madison County Public Housing Developments

Apartment Development & Address	Total Units	Bedroom Size						Handicap Accessible
		Eff.	1	2	3	4	5	
Hot Springs Hsg. Authority 50 Walnut Street Hot Springs, NC 28743	60	0	26	22	12	0	0	4-1BR
Mars Hill Hsg. Authority 28 N. Main Street Mars Hill, NC 28754	47	0	20	14	12	1	0	2-1BR 1-2BR
Marshall Hsg. Authority 630 N. Main Street Skyview Drive Marshall, NC 28753	50	0	20	14	12	4	0	3-1BR
Madison Co. Hsg. Auth. Ivy Ridge Apartments 160 Ivy Ridge Drive Mars Hill, NC 28754	40	0	0	28	12	0	0	2-2BR
<b>TOTALS</b>	197	0	66	78	48	5	0	9-1BR 3-2BR

#### *Physical Condition of Public Housing Developments*

The four developments in Madison County are in good condition. All four developments will be receiving HUD modernization funding during this 5-year plan.

#### Physical Conditions

Development	Condition			Modernization		
	Fair	Good	Excellent	Completed	Under Const.	Needed
Hot Springs (HSHA)		X				X
Mars Hill (MHHA)		X				X
Marshall (MHA)		X				X
Madison (MCHA)		X				X



## **2. Madison County Housing Authority**

The **Madison County Housing Authority (MCHA)** was founded in 1981 under the jurisdiction of the Madison County Board of Commissioners. The Madison County Board of Commissioners appoints the MCHA Commissioners.

### *Strengths and Weaknesses*

Its strengths are the knowledge of local housing market and the awareness of social programs, which can address needs other than housing. It has a history of successful grant writing. It has competent, friendly employees who make clients feel comfortable.

MCHA identifies its weaknesses as scarcity of local resources to use as leverage in obtaining funding. There are no funds to assist in emergency situations and the high travel costs associated with isolated rural environment.

### *Opportunities and Threats*

MCHA analyzed several opportunities for its operations. Changes in the Americans Disabilities Act have resulted in an opportunity for increased funding from Federal and State governments. It also sees the current low interest rates making home ownership more affordable. It sees the aging population increase as a possible leverage in obtaining funds for elderly homeowners.

It has considered itself threatened by several barriers in serving the citizens of Madison County. It has experienced Federal funding cuts, State funding cuts and local political changes that may directly affect the amount of local funding. It also sees the competition for funding with three other Housing Authorities in Madison County as a problem. Eligibility rules that emphasize income rather than needs are also seen as a threat.

### *Goals and Strategies*

MCHA has proposed seven goals for its five-year consolidated plan.

#### **1. Develop a network of housing contacts to strengthen knowledge of local housing market.**

- ☐ Maintain good working relationship with present and potential landlords;
- ☐ Review current trends to ensure rent reasonableness.

#### **2. Develop and implement a plan for continued success in grant writing.**

- ☐ Develop a manual to assist in future grant writing;
- ☐ Subscribe to journals that list possible grant opportunities;
- ☐ Increase grant applications to sources other than Federal or State governments.

**3. Develop and implement a plan to bring about changes to eligibility standards.**

- ☐ Conduct a study to convince HUD that eligibility standards need to be changed;
- ☐ Form a committee of community representatives that will be willing to support the need for changes in eligibility standards.

**4. Establish an emergency housing assistance fund.**

- ☐ Apply to a diverse group of funding sources;
- ☐ Appeal to local officials to support emergency assistance funds;
- ☐ Develop guidelines to define what constitutes a housing emergency;
- ☐ Compile a list of circumstances where emergency assistance was needed but was unavailable in the past.

**5. Develop and implement a plan for increasing funds for elderly homeowners.**

- ☐ Survey and determine housing needs of elderly;
- ☐ By December 2000, increase assistance to elderly homeowners from 15% to 20% of total budget;
- ☐ Increase community awareness of assistance available to the elderly;
- ☐ Notify other agencies of types of housing assistance that is available through our agency for the elderly.

**6. Develop methods for increasing funding source base.**

- ☐ Research possible funding sources;
- ☐ Compile statistics to show how decreases in federal funding would affect services to residents of Madison County.

**7. Develop and implement a plan to consolidate all public housing agencies in Madison County.**

- ☐ Form an alliance with management from the other three housing authorities in Madison County to help develop a plan for consolidation;
- ☐ Seek HUD guidance in proper implementation of consolidation plan;
- ☐ Inform local government officials of benefits of consolidation to obtain their support.

### 3. Marshall Housing Authority

The **Marshall Housing Authority** (MHA) was founded in 1972 under the jurisdiction of the Town of Marshall. The Mayor appoints its Commissioners.

#### *Goals and Strategies*

MHA has proposed as its main goal to improve the standing of the Housing Authority in the local area. Its six strategies over the next five years are to:

- ❑ Educate and inform the public of services involved for people served and services offered;
- ❑ Develop a strong working relation with resident council:
  - Scheduling regular meetings,
  - Encourage participation by all residents.
- ❑ Have a better working relationship with the local Department of Social Services:
  - Schedule meetings with local services agencies,
  - Seek ways to improve working relationships.
- ❑ Develop a network of local housing agencies to better serve the housing needs of low-income, elderly, and disabled:
  - Schedule quarterly meetings with all local housing authorities.
- ❑ Establish a Learning Center on site for children:
  - Determine a location,
  - Coordinate with local schools, colleges, and churches for volunteers.
- ❑ Improve the upkeep of the housing units using HUD Comprehensive Improvement Assistance Program funds (CIAP).

### 4. Mars Hill Housing Authority

The **Mars Hill Housing Authority** (MHHA) was founded in 1969 under the jurisdiction of the Town of Mars Hill. The Mayor appoints its Commissioners.

#### *Goals and Strategies*

The MHHA has planned four strategic goals for its five-year plan.

#### **1. Increase the supply, quality and choice of assisted housing:**

- ❑ Reduce public housing vacancies by 2%;
- ❑ Improve public housing management through the PHAS Scores;
- ❑ Increase customer satisfaction;
- ❑ Concentrate on efforts to improve financial management and Section 8 inspections.

- ❑ Renovate or modernize the interiors of 47 apartments;
- ❑ Implement public housing or other homeownership programs;
- ❑ Work with MCHA Section 8 agency to increase housing choices.

## **2. Improve community quality of life and economic vitality.**

- ❑ De-concentrate poverty by bringing higher income public housing households into lower income developments;
- ❑ Promote income mixing in public housing by assuring access for lower income families into higher income developments;
- ❑ Improve public housing security.

## **3. The third goal is to promote self-sufficiency and asset development by families and individuals of assisted households.**

- ❑ Increase the number and percentage of employed persons in assisted families by 5%;
- ❑ Provide or attract supportive services to improve assistance recipients' employability through local social service agencies;
- ❑ Provide or attract supportive services to increase independence for the elderly or families with disabilities.

## **4. Ensure equal opportunity in housing in the MHHA jurisdiction.**

- ❑ Undertake affirmative measures to ensure access to assisted housing;
- ❑ Undertake affirmative measures to provide a suitable living environment for families living in assisted housing;
- ❑ Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.

## **5. Hot Springs Housing Authority**

The **Hot Springs Housing Authority (HSHA)** is the oldest of the housing authorities in Madison County. It was founded in 1962 under the jurisdiction of the Town of Hot Springs. The Mayor appoints its Commissioners.

### *Goals and Strategies*

The HSHA has planned four strategic goals for its five-year plan.

### **1. Increase the supply, quality and choice of assisted housing:**

- ❑ Reduce public housing vacancies by 2%;
- ❑ Improve public housing management through the PHAS Scores;

- ❑ Increase customer satisfaction;
- ❑ Concentrate on efforts to improve financial management and Section 8 inspections.
- ❑ Renovate or modernize the interiors of 26 apartments;
- ❑ Implement public housing or other homeownership programs;
- ❑ Work with MCHA Section 8 agency to increase housing choices.

**2. Improve community quality of life and economic vitality.**

- ❑ De-concentrate poverty by bringing higher income public housing households into lower income developments;
- ❑ Promote income mixing in public housing by assuring access for lower income families into higher income developments;
- ❑ Improve public housing security.

**3. The third goal is to promote self-sufficiency and asset development by families and individuals of assisted households.**

- ❑ Increase the number and percentage of employed persons in assisted families by 5%;
- ❑ Provide or attract supportive services to improve assistance recipients' employability through local social service agencies;
- ❑ Provide or attract supportive services to increase independence for the elderly or families with disabilities.

**4. Ensure equal opportunity in housing in the HSHA jurisdiction.**

- ❑ Undertake affirmative measures to ensure access to assisted housing;
- ❑ Undertake affirmative measures to provide a suitable living environment for families living in assisted housing;
- ❑ Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required.

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## D. Transylvania County

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### Brevard Housing Authority

The **Brevard Housing Authority (BHA)** is the only public housing agency in Transylvania County. The main offices are located at 69 West Morgan Street, Brevard, NC 28712.

The BHA is an independent body created by the Town of Brevard and is administered by the HACA in Buncombe County. Its Board of Commissioner members are appointed by the Town Council. The BHA collaborates with many local agencies in Transylvania County for client referrals and family self-sufficiency programming.

BHA promotes homeownership through a sister organization called Transylvania County Housing Development Corporation (TCHDC).

#### *Inventory*

BHA owns and operates five conventional public housing:

#### Brevard Housing Authority Developments

Apartment Development	Total # of Units	Bedroom Size						Number Handicap Accessible
		Eff.	1	2	3	4	5	
Balsam Crest Manor	38	0	0	16	12	10	0	0
Beech Crest Manor	22	0	8	8	4	2	0	0
Cedar Crest Manor	40	24	16	0	0	0	0	20
Holly Crest Manor	19	0	0	16	3	0	0	1
Pine Crest Manor	44	0	8	28	8	0	0	6
<b>TOTALS</b>	163	24	32	68	27	12	0	27

#### *Physical Conditions*

All five developments are in need of modernization. BHA is working with Legerton Architecture and Planning Agency to assess the needs. Funds have been allocated and work is just beginning to be underway.

## Physical Condition of BHA Developments

Developments	Condition			Modernization		
	Fair	Good	Excellent	Completed	Under Const.	Needed
Balsam Crest		X			X	
Beech Crest		X			X	
Cedar Crest		X			X	
Holly Crest		X			X	
Pine Crest		X			X	

*HUD Comprehensive Improvement Assistance Program (CIAP)*

BHA has been granted \$699,340 through 2001 to complete modernization in its five developments.

## CIAP Funds for BHA

Development	Date Began	Date End	Amount
Balsam Crest	1994	2001	\$249,980
Beech Crest	1994	2001	66,400
Cedar Crest	1994	2001	86,550
Holly Crest	1994	2001	157,217
Pine Crest	1994	2001	139,193

*Vacancy Rate*

The BHA vacancy rate has held at just 3% for the years 1997 and 1998, but increased to 5% in 1999. Vacancies include units being modernized or held for displacement.

## BHA Vacancy Rate

Month	1997	1998	1999
Jan	4	2	3
Feb	5	8	1
Mar	4	9	4
Apr	5	7	11
May	7	4	6
June	5	4	14
July	7	3	8
Aug	4	9	8
Sept	5	6	8
Oct	7	6	12
Nov	6	2	12
Dec	2	12	9
<b>Average Annual Rate</b>	<b>3%</b>	<b>3%</b>	<b>5%</b>

*Lead-based Paint*

BHA has accomplished HUD goal of testing and eliminating lead-based paint hazards in pre-1978 units.

**BHA Lead Testing**

<b>Development</b>	<b>Date Constructed</b>	<b>Date Tested</b>	<b>Need</b>
Balsam Crest	1974	Sept-92	No Lead
Beech Crest	1974	Sept-92	No Lead
Cedar Crest	1974	Sept-92	No Lead
Holly Crest	1982	N/A	N/A
Pine Crest	1982	N/A	N/A

*Disability Needs*

The BHA has reported on its 504 assessment. During the year 1995, funds became available to make two units in Pine Crest handicapped assessable. In addition the elderly site, Cedar Crest, had the outside stairs re-done along with the installation of call buttons with lights mounted overhead the outside door of each apartment. The walkways were made assessable for wheelchairs and walkers. The administrative office was also brought into compliance.

*Strengths & Weaknesses*

The strengths of the BHA are its formation of a functional resident council, with a 501.c.3 status, representing all communities. It is very effective in collaboration with other agencies to continue to provide affordable housing to the area as well as addressing other social needs. It is continuing to address the housing of special needs groups such as homeless, victims of domestic violence and the handicapped. It has up to date knowledge of national regulations, programs and local policies.

Its weaknesses are the steady decrease of operating funds leading to loss or lack of implementation of programs. It needs the physical presence of law enforcement in its developments such as a satellite police station. It also lacks of sufficient lighting in some developments. It has too few one- and four-bedroom units to meet the needs of the community. It has been unable to secure Public Housing Drug Elimination Program (PHDEP) grant funds from the federal government.

*Goals & Strategies*

BHA has proposed six goals for its five year plan:

- 1. Increase the availability and expand the supply of assisted housing,** by leveraging private and other public funds to create additional rental units and homeownership opportunities by 10/2004.
- 2. Improve the quality of assisted housing:**
  - By October 2001, increasing customer satisfaction and involvement by 10%;



- ❑ Concentrate on efforts to improve specific management functions:
  - By October 2000, evaluate future staffing needs, especially in maintenance;
  - By March 2000, complete all General Accepted Accounting Procedure (GAAP) conversions;
  - By October 2004, renovate or modernize all 163 public housing units;
  - By October 2000, maintain a high performer status by achieving grade of “A” in all indicators;
  - Continue financial stability by grade “A” in seeking non-HUD funds.
- 3. Increase housing choices by implementing a homeownership program for residents.**
- 4. Improve community quality of life and economic vitality:**
  - ❑ Implement measures to de-concentrate poverty by bringing in higher income public housing households into lower-income developments;
  - ❑ Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments;
  - ❑ By October 2001, apply for PHDEP funds to implement public housing security improvements;
  - ❑ By October 2001, provide laundry hook-ups in Cedar Crest Manor;
  - ❑ Add one playground to each family site.
- 5. Promote self-sufficiency and asset development of families and individuals.**
  - ❑ Increase the number and percentage of employed persons in assisted families;
  - ❑ By October 2000, increase in resident contracting with BHA by 10%;
  - ❑ Provide or attract supportive services to improve assistance recipients’ employability;
  - ❑ By October 2000, explore opportunities for providing more transportation;
  - ❑ Add special needs projects for all resident youth to promote resident empowerment and upward mobility.
- 6. Ensure equal opportunity in housing in the BHA jurisdiction.**
  - ❑ Undertake affirmative measures to make sure access to assisted housing regardless of race, color, religion, national origin, sex, family status, and disability;
  - ❑ Undertake affirmative measures to provide a suitable living environment for families living in assisted housing regardless of race, color, religion, national origin, sex, familial status, and disability.

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## E. Section 8 Assisted Housing Program

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### 1. Overview

The Section 8 rental program delivers subsidized housing in two ways, by creating new assisted units and by subsidizing tenants in “market” units.

With “project-based” Section 8, HUD provides subsidy to project owners for up to 20 years for apartments occupied by eligible tenants. Project-based Section 8 generated the development of 1.8 million apartments during the seventies and eighties. Tenants in Section 8 apartments pay 30 percent of their income for rent, and HUD makes up the shortfall. The last new contracts for long-term project-based Section 8 were issued in the mid-eighties, and older contracts have started to expire.

“Tenant-based” Section 8 is also called the “housing voucher” program. HUD provides rental assistance directly to a household through a local intermediary like a housing authority or community action agency. It is up to the household to find an apartment on the open market. As with project-based assistance, the tenant pays 30 percent of income and HUD pays the shortfall to the landlord, up to a maximum “fair market rent” level. HUD also imposes minimum property standards. About 1.4 million households nationwide receive voucher assistance.

Neither program is an entitlement, which means there have usually been long waiting lists of income-eligible households for Section 8.

### 2. Project-based Section 8

#### *Inventory*

There are nineteen documented project-based Section 8 developments with variations of four mortgage types in Buncombe County. Henderson and Transylvania each have two projects. The developments are listed on the next page. The last column indicates the subsidy expiration date. Projects whose date has passed already are operating on year-to-year contracts, the only kind HUD continues to offer. Some projects may have different dates for different units.

The key issue for housing planning is whether owners will choose to earn a higher return by “opting out” of the subsidy program when their Section 8 contracts expire and offer their units on the open market. Their decisions will depend on the economics of each project.

## Project-based Section 8 Developments

<u>Developments</u>	<u>Address</u>	<u># of Assisted Units</u>	<u>Mortgage Type</u>	<u>Expire Date</u>
<b>Buncombe Co.</b>				
ARC/HDS	22 Chiles Ave.	5	202/8	8/01
Arrowhead Apts.	100 Cheerio Ln	116	221	5/00
ASGH	1 Pine Spring Dr.	6	811	11/13
Asheville Terrace	200 Tunnel Rd	248		4/11
Laurel Wood	650 Caribou Rd	50	202	3/05
Battery Park Apt	1 Battery Square	122	221	2/01
CHC	421 Riverview Dr.	6	811	9/14
Dunstan Manor	46 St.Dunstan Cir.	7	202/8	9/03
Givens Estate	2360 Sweeten Creek	78	202/8	6/99
McCormick Heights*	56 Hunt Hill Pl.	100*	221*	4/99*
Oak Knoll	15 Future Dr.	158	236	9/99 & 4/99
Vanderbilt Apt.	75 Haywood St.	97	236	8/99 9/99 & 9/08
WNC Autistic Home	95 Ora St.	5	202/8	10/23/04
WNC Comm. Home	15 Brook Dr.	6	811	11/13
WNC King Dr. Apts	20-A M.L.King Dr.	8	202/8	2/05
WNC Marne Home	62 Marne Rd	6	811	2/03
WNC Nantahala St.	5 Nantahala St.	10	202/8	5/05
Mtn. Springs Apts.	M.L.King Drive	44	202	
Sub Total		1,142		
<b>Henderson Co.</b>				
East Winds Apts	Hendersonville	29	FHA	10/14/01
Comm Hsg. Apts of HP	Hendersonville	10	202	7/31/13
Sub Total		39		
<b>Transylvania Co.</b>				
Balsam Grove Apt.	Brevard	40	FHA	12/17/03
UCP Trans. Co. GH	Brevard	6	202	11/21/08
Sub Total		46		
<b>Total Units</b>		<b>1,227</b>		

\* McCormick Heights (formerly Mountainside Apartments) was acquired by HACA in partnership with a private developer in 1997 and renovated using, LIHTC, CDBG, HOME, and private funds. It is now mixed income with 60 rent-controlled units and 40 market rate, but all still affordable.

If projects do convert to market, existing tenants receive vouchers to pay for a private apartment—if they can find one. In tight markets, vouchers sometimes go unused for reasons we will explore in a later section. At a minimum, substituting vouchers for subsidized units can put further pressure on tight rental markets, making vouchers an imperfect solution to loss of project-based assistance.

The City of Asheville is particularly concerned about Battery Park and Vanderbilt Apartments, two large elderly housing developments with a total of 219 assisted units in a rapidly improving downtown area. Both owners have re-affirmed their commitment to maintaining the units.

### *National and Regional Comparison*

In 47 states, owners have already chosen to quit the Section 8 program and rent units on the open market. North Carolina's "opt-outs" (as of October 1999) are as follows:

### Section 8 Apartments Converted to Market-Rate in North Carolina

City	Number of Units Converted	Percent Change in Rents After Conversion
Asheville	70 (Spruce Hill Apartments)	40%
Charlotte	50	31%
Clinton	4	13%
Concord	32	32%
Durham	200	38%
Greensboro	33	n/a
High Point	28	n/a
Statesville	100	n/a
Wilmington	474	n/a
<b>Total</b>	<b>1096</b>	

Source: National Housing Trust

The Spruce Hill apartments that already converted to market in Asheville are reportedly a good example of the kind of project that can be lost to the affordable stock. Well-located, well-managed and not identifiable as "low-income housing," the project offered its owner the prospect of much higher returns at market rents, without the administrative burden of a HUD contract. There is the potential for thousands of such units to be lost from the affordable housing stock as shown below.

### Number of Section 8 Units Expiring by 2004 in Southeast US

State	# Units
North Carolina	28,754
South Carolina	19,811
Georgia	31,762
Florida	48,529
Alabama	19,024
Mississippi	18,952
Tennessee	33,970
Kentucky	24,776

Source: HUD 1999

### Section 8 Assistance

National data on projects that have quit the HUD program confirms that, as expected, they tend to be located in higher income neighborhoods. Market conversions of Section 8 projects are thus resulting in greater concentration of low-income tenants in less desirable neighborhoods.

#### *Condition of Federally Assisted Stock*

After years of criticism for lax oversight of subsidized apartment quality, HUD is now completing a massive program to inspect every single project in the nation.

Only five of the consortium area's subsidized projects have been inspected as of October 1999. Asheville's Vanderbilt Apartments scored 58 out of 100, but rehabilitation of that development is already organized. The other four projects inspected to date scored an average of 86.

North Carolina is in better shape than most parts of the country. No projects in the state have had to be taken over by HUD due to poor management, and inspections so far have shown fewer than 10 percent of projects to be in need of major repair.

### **3. Tenant-based Section 8**

Section 8 subsidized housing provides assistance through certificates and vouchers to help low-income individuals and families afford housing in privately-owned units.

#### *Inventory*

**Tenant-Based Section 8 Units**

<b>County/Responsible Agency</b>	<b>Total # of Certificates and Vouchers</b>	<b>HOPWA Vouchers</b>
<b>Buncombe</b> Asheville Housing Authority	1,165	23
<b>Henderson</b> Western Carolina Community Action, Inc.	430	
<b>Transylvania</b> Western Carolina Community Action, Inc.	216	
<b>Madison</b> Madison Co. Housing Authority	191	
<b>Totals:</b>	2,002	23

#### *Issues – Fair Market Rents*

New recipients of Section 8 vouchers are having difficulty using them. Every administrator of vouchers reported that would-be tenants are having trouble finding units that will accept the subsidy. In Henderson county, 56 percent of vouchers issued since April 99 remain unused; in

Transylvania, the figure is 65 percent. In Buncombe County, only one-half of new voucher recipients succeed in finding an apartment to rent; in Madison, one-third does.

Unlike public housing vacancies, short waiting lists for Section 8 vouchers are not a common situation. The basic problem is that HUD's subsidy is keyed to its determination of Fair Market Rent. These rents reflect the cost of the lowest-priced 40 percent of units on the market, but in the consortium area FMRs are lagging the market.

#### Estimated Market Rents vs. HUD "Fair Market Rent"

	<b>One Bedroom Apt.</b>		<b>Two Bedroom Apt.</b>	
	<b>Adjusted HUD</b>	<b>Actual Market</b>	<b>Adjusted HUD</b>	<b>Actual Market</b>
<b>County</b>	<b>"fair market rent"*</b>	<b>Rent**</b>	<b>"fair market rent"*</b>	<b>Rent**</b>
Buncombe	\$315	\$425	\$416	\$500
Henderson	\$289	\$350	\$356	\$400
Madison	\$315	\$265	\$416	\$300
Transylvania	\$261	\$330	\$332	\$390

\*Utility allowances deducted (\$100 one bedroom; \$125 two bedroom).

\*\*Without utilities, lower end of the market.

Source: Housing & Community Insight

Tenants are technically able to make up the difference between market rent and FMR by paying more of their own money (above the 30% of income minimum set by HUD). However, for low-income families this is not a practical option. A new Section 8 voucher rule requires authorities to monitor household rent ratios and keep them under 40 percent.

The disparity between market rents and FMRs persists in the Asheville metro area even though HUD raised FMRs by about \$40 eighteen months ago following a special petition from the city and the Housing Authority.

Madison County does not have a problem with low FMRs since it operates within the ceiling of the Asheville MSA's HUD-established rents. Nevertheless, Madison presently has no waiting list. Apartment owners are not required to participate in the program, and many choose not to submit to the quality standards and paperwork. In a market with very low vacancies, more landlords are able to make that choice.

The strong economy may have enabled the "best" tenants—those with good credit, good references, and the time to search for weeks to find a unit—to bypass Section 8 and find market-rate housing. Less qualified tenants may be contributing to under-utilization of vouchers.

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## F. Consortium Support Strategies

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Helping public housing authorities with their mission entails collaboration, cooperation and compromises. All the authorities recognize the need to work closely with local government, social services agencies, and housing and homeless advocacy groups. They want to develop services and programs that improve the quality of life in public housing developments and help both public housing residents and voucher holders to become economically self-sufficient.

Common problems facing the PHAs include lack of transportation choices, difficulties experienced by voucher holders in finding units to rent at or below HUD “fair market rents”, and adapting to the new financial environment created by the QHWRA. Most of the PHAs are considering adjusting their selection criteria so as to recruit more residents in the low- and moderate-income groups, with fully employed heads of household, who can pay a higher rent contribution.

The success of the PHAs in meeting these challenges and continuing to provide decent housing for very poor families directly impacts the work of other agencies, particularly those serving the homeless. The City of Asheville and the Consortium encourage PHAs to make every effort to serve more extremely low-income families (less than 30% of AMI) than the minimum set by HUD. Selection preferences for the homeless and those living in severely over-crowded or substandard housing should be retained.

Strategies for Consortium members to assist their PHAs include:

1. Seek opportunities to partner with PHAs in new ways, to preserve project-based Section 8 developments, develop new affordable rental housing and homeownership opportunities for public housing residents (all).
2. Maintain support for youth development programming (Asheville)
3. Give high priority to infrastructure improvements (water, drainage, streets, sidewalks lighting, etc.) in and near public housing developments (all).
4. Partner with PHA’s in seeking grant funding for improvements in transportation, drug elimination, job training and other needed services (all).
5. Assist housing authorities in Madison County to determine whether there would be benefits from consolidation (Madison County).
6. Support requests to HUD for re-evaluation of “fair market rents” (all).